

Application No. 09/706,370

AIDT 1000-1

In the claims:

Please cancel claims 1-44, without prejudice, and add claims 56 and 57, as indicated below:

1-44. (canceled).

45. (previously presented) A method for automated authentication, authorization and accounting for financial transactions implemented using a computer-based data processing system, comprising:

establishing an authentication record using the computer-based data processing system for a predicted transaction by a particular account holder, the predicted transaction having a predicted transaction amount and a transaction time parameter, and an authenticated transaction signature for presentation upon execution of the predicted transaction;

establishing an authorization record using the computer-based data processing system for a particular transaction indicating an actual transaction amount, an actual transaction time and a presented transaction signature;

matching the authorization record with the authentication record using the computer-based data processing system to determine whether the presented transaction signature matches the authenticated transaction signature for the predicted transaction, the actual transaction amount matches the predicted transaction amount and the actual transaction time matches the transaction time parameter; and

reconciling the predicted transaction amount and the actual transaction amount using the computer-based data processing system for the particular account holder.

46. (original) The method of claim 45, including:

storing the authentication record in a database including a plurality of authentication records for other predicted transactions.

47. (original) The method of claim 45, wherein the time parameter comprises a time value indicated when the authorization record was created.

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48. (original) The method of claim 45, wherein said matching includes determining whether the actual transaction time falls within a time interval indicated by the transaction time parameter.

49. (previously presented) The method of claim 45, wherein the computer-based data processing system includes a financial transaction server, and establishing an authentication record includes:

establishing a communication session between the particular account holder and the financial transaction server;

at the server, accepting an account number and an identification number for the particular account holder;

at the server, accepting the predicted transaction amount;

at the server, producing the transaction signature.

50. (original) The method of claim 49, including prompting the particular account holder to supply a combination of digits from a personal identification code, wherein the combination does not include all of the personal identification code.

51. (previously presented) The method of claim 45, wherein the computer-based data processing system includes a financial transaction server, and establishing an authorization record includes:

establishing a communication session between a party to the particular transaction and the financial transaction server;

at the server, accepting the presented transaction signature and the actual transaction amount.

52. (original) The method of claim 51, including accepting identification of the party at the server.

53. (original) The method of claim 52, including maintaining a list of authorized parties, and wherein said matching includes determining whether the identification of the party indicates a party in the list of authorized parties.

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54. (original) The method of claim 51, wherein said establishing an authorization record does not require identification of the particular account holder.

55 (previously presented) The method of claim 45, wherein the computer-based data processing system includes a financial transaction server, and establishing an authentication record includes:

- establishing a communication session between the particular account holder and the financial transaction server;

- accepting an account number;

- prompting the particular account holder to supply a static identification number and a dynamically identified combination of digits from a personal identification code, wherein the combination does not include all of the personal identification code;

- accepting the predicted transaction amount;

- producing the transaction signature and sending the transaction signature to the particular account holder.

56.(new) A financial transaction server, comprising:

- a communication interface;

- a computer-based data processing system coupled to the communication interface, the computer-based data processing system including resources for managing financial transactions, including routines for

- establishing an authentication record using the computer-based data processing system for a predicted transaction by a particular account holder, the predicted transaction having a predicted transaction amount and a transaction time parameter, and an authenticated transaction signature for presentation upon execution of the predicted transaction;

- establishing an authorization record using the computer-based data processing system for a particular transaction indicating an actual transaction amount, an actual transaction time and a presented transaction signature;

- matching the authorization record with the authentication record using the computer-based data processing system to determine whether the presented transaction signature matches the authenticated transaction signature for the predicted transaction, the actual transaction

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amount matches the predicted transaction amount and the actual transaction time matches the transaction time parameter; and
reconciling the predicted transaction amount and the actual transaction amount using the computer-based data processing system for the particular account holder.

57.(new) A article of manufacture, comprising:

a machine readable storage medium;

a computer program stored on said machine readable medium with resources for managing financial transactions, including routines for

establishing an authentication record using the computer-based data processing system for a predicted transaction by a particular account holder, the predicted transaction having a predicted transaction amount and a transaction time parameter, and an authenticated transaction signature for presentation upon execution of the predicted transaction;

establishing an authorization record using the computer-based data processing system for a particular transaction indicating an actual transaction amount, an actual transaction time and a presented transaction signature;

matching the authorization record with the authentication record using the computer-based data processing system to determine whether the presented transaction signature matches the authenticated transaction signature for the predicted transaction, the actual transaction amount matches the predicted transaction amount and the actual transaction time matches the transaction time parameter; and

reconciling the predicted transaction amount and the actual transaction amount using the computer-based data processing system for the particular account holder.

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